Case 15-24436-GLT Doc 81 Filed 04/24/21 Entered 04/25/21 00:34:30 Desc Imaged Certificate of Notice Page 1 of 7

Information to identify the case:						
Debtor 1	James D. Burggren Sr.	Social Security number or ITIN xxx-xx-7065				
	First Name Middle Name Last Name	EIN				
Debtor 2 (Spouse, if filing)	Kelley Ann Burggren	Social Security number or ITIN xxx-xx-2175				
	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA						
Case number: 15-24436-GLT						

# **Order of Discharge**

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James D. Burggren Sr. Kelley Ann Burggren

<u>4/22/21</u>

By the court: <u>Gregory L. Taddonio</u>

United States Bankruptcy Judge

#### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained:

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Form 3180W Chapter 13 Discharge page 2

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 15-24436-GLT

James D. Burggren, Sr. Chapter 13

Kelley Ann Burggren
Debtors

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: Ifin Page 1 of 5
Date Rcvd: Apr 22, 2021 Form ID: 3180W Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol Definition

##

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by

the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2021:

Recip ID db/jdb	+	Recipient Name and Address  James D. Burggren, Sr., Kelley Ann Burggren, 514 Aten Road, Coraopolis, PA 15108-9339
cr		Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14147402		ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806 address filed with court:, Allied Adjustors, 845 23rd St, Aliquippa, PA 15001
14147400	+	Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
14147401	+	Access Receivables, 200 E Joppa Rd Ste 310, Towson, MD 21286-3108
14161059	+	Allied Adjustors Inc., P.O. Box 1006, Aliquippa, PA 15001-0806
14147403	+	Amrican Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
14147405	+	Brighton Radiology, 300 S Walnut Lane #100, Beaver, PA 15009-1738
14147416	+	Fed Loan Service, Po Box 60610, Harrisburg, PA 17106-0610
14147417	+	First National Bank, 1 Fnb Blvd, Hermitage, PA 16148-3363
14156056	+	Heritage Valley, 1000 Dutch Ridge Road, Beaver, PA 15009-9727
14147419	+	Kennedy Medical Imaging, 1800 Pine Hollow Road #1D, Mc Kees Rocks, PA 15136-1543
14161503		Navient Solutions, Inc. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14147424	+	Nys Higher Ed Services, 99 Washington Ave, Albany, NY 12210-2822
14147425		Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., Suite 2200 Gulf Tower, Pittsburgh, PA 15219
14147427	+	Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
14147431		Sewickley Valley Hospital, PO Box 643439, Pittsburgh, PA 15264-3439
14147435		U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
14163473		U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
14147436	+	United Bank Inc, 500 Virginia St E, Charleston, WV 25301-2199
14147438	+	Vitti & Vitti, 215 Fourth Avenue, Pittsburgh, PA 15222-1707
14147439	+	Vitti and Vitti and Associates, P.C., 916 Fifth Avenue, Pittsburgh, PA 15219-4764
14147440	+	West Allegheny School District, Finley Township Municipal Center, PO Box 177, Clinton, PA 15026-0177

#### TOTAL: 23

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
		Apr 23 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Apr 23 2021 02:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: Bankruptcy.Notices@pnc.com	Apr 23 2021 02:24:00	PNC BANK, N.A., 3232 NEWMARK DRIVE,
		ī	MIAMISBURG, OH 45342
14197941	EDI: BECKLEE.COM		
		Apr 23 2021 03:33:00	AMERICAN EXPRESS CENTURION BANK,

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	1 ,		
			C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14185313	EDI: AIS.COM	Apr 23 2021 03:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14147404	+ EDI: BANKAMER2.COM	Apr 23 2021 03:33:00	Bank of America, P.O. Box 1598, Norfolk, VA 23501-1598
14147406	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2021 02:13:22	Cach LLC, 4340 S. Monaco St., Unit 2, Denver, CO 80237-3485
14147408	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 23 2021 02:25:00	Collection Service Center, 839 5th Ave, New Kensington, PA 15068-6303
14156045	+ EDI: COMCASTCBLCENT	Apr 23 2021 03:33:00	Comcast, Po Box 3001, Southeastern, PA 19398-3001
14147409	+ EDI: WFNNB.COM	Apr 23 2021 03:33:00	Comenity Bank/Vctrssec, Po Box 182789, Columbus, OH 43218-2789
14147411	+ EDI: CCUSA.COM	Apr 23 2021 03:33:00	Credit Coll/Usa, Po Box 873, Morgantown, WV 26507-0873
14147412	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 23 2021 02:25:00	Credit Management, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14227348	+ Email/Text: kburkley@bernsteinlaw.com	Apr 23 2021 02:25:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14147413	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2021 02:15:13	East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
14147415	+ Email/Text: bknotice@ercbpo.com	Apr 23 2021 02:25:00	Enhanced Recovery, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14156054	+ Email/Text: bankruptcynotice@fcbanking.com	Apr 23 2021 02:24:00	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14147418	+ EDI: IIC9.COM	Apr 23 2021 03:33:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14156058	+ EDI: IRS.COM	Apr 23 2021 03:33:00	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
14147407	EDI: JPMORGANCHASE	Apr 23 2021 03:33:00	Chase Bank Usa, Na, Post Office Box 9180, Pleasanton, CA 94566
14220146	Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2021 02:13:22	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14147420	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2021 02:15:13	Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
14147421	+ Email/Text: Bankruptcies@nragroup.com	Apr 23 2021 02:25:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
14147422	+ EDI: NHCLLC.COM	Apr 23 2021 03:33:00	Natl Hosp Collections, Po Box 699, Morgantown, WV 26507-0699
14147423	+ EDI: NAVIENTFKASMSERV.COM	Apr 23 2021 03:33:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14156067	EDI: PENNDEPTREV	Apr 23 2021 03:33:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14156067	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 23 2021 02:25:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14221641	Email/Text: Bankruptcy.Notices@pnc.com	Apr 23 2021 02:24:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-0570
14147428	Email/Text: Bankruptcy.Notices@pnc.com		

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Date Rcvd: Apr 22, 2021 Form ID: 3180W Total Noticed: 63 Apr 23 2021 02:24:00 Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222 14156069 Email/Text: Bankruptcy.Notices@pnc.com Apr 23 2021 02:24:00 PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222 14156071 Email/Text: Bankruptcy.Notices@pnc.com Apr 23 2021 02:24:00 Pnc Mortgage, 3232 Nemark Dr, Miamisburg, OH 14147429 EDI: PRA.COM Portfolio Recovery, 120 Corporate Blvd Ste 1, Apr 23 2021 03:33:00 Norfolk, VA 23502 14147430 + Email/PDF: resurgentbknotifications@resurgent.com Apr 23 2021 02:13:22 PYOD LLC, C/O Resurgnet Capital, PO Box 19008, Greenville, SC 29602-9008 14221058 Email/PDF: resurgentbknotifications@resurgent.com Apr 23 2021 02:13:22 PYOD, LLC its successors and assigns as assignee, of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008 EDI: PENNDEPTREV 14149617 Pennsylvania Department of Revenue, Bankruptcy Apr 23 2021 03:33:00 Division PO Box 280946, Harrisburg, PA 17128-0946 14149617 Email/Text: RVSVCBICNOTICE1@state.pa.us Apr 23 2021 02:25:00 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 14147426 + Email/Text: Bankruptcy.Notices@pnc.com Pnc Mort, 3232 Nemark Dr, Miamisburg, OH Apr 23 2021 02:24:00 45342-5433 14168578 EDI: Q3G.COM Apr 23 2021 03:33:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 14158791 EDI: Q3G.COM Apr 23 2021 03:33:00 Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788 14147432 Email/Text: amieg@stcol.com Apr 23 2021 02:24:00 State Collection Service, 2509 S Stoughton Rd, Madison, WI 53716 14147433 + Email/Text: bankruptcydepartment@tsico.com Apr 23 2021 02:25:00 Transworld Sys Inc/51, 507 Prudential Rd, Horsham, PA 19044-2308 14229143 EDI: ECMC.COM Apr 23 2021 03:33:00 US Department of Education, PO Box 16448, St. Paul, MN 55116-0448 14147437 + EDI: VERIZONCOMB.COM Verizon Wireless, Po Box 49, Lakeland, FL Apr 23 2021 03:33:00 33802-0049 14147414 EDI: ECAST.COM eCast Settlement Corporation, P.O. Box 29262, Apr 23 2021 03:33:00

TOTAL: 43

District/off: 0315-2

#### BYPASSED RECIPIENTS

New York, NY 10087-9262

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PNC BANK NA
14147434		Tsi/51
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14156038	*P++	ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806, address filed with court:, Allied Adjustors, 845 23rd St, Aliquippa, PA 15001
14156036	*+	Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
14156037	*+	Access Receivables, 200 E Joppa Rd Ste 310, Towson, MD 21286-3108
14156039	*+	Amrican Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
14156040	*+	Bank of America, P.O. Box 1598, Norfolk, VA 23501-1598
14156041	*+	Brighton Radiology, 300 S Walnut Lane #100, Beaver, PA 15009-1738
14156042	*+	Cach LLC, 4340 S. Monaco St., Unit 2, Denver, CO 80237-3485
14156044	*+	Collection Service Center, 839 5th Ave, New Kensington, PA 15068-6303
14156046	*+	Comenity Bank/Vctrssec, Po Box 182789, Columbus, OH 43218-2789

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14156047	*+	Comnonwealth Finanacial, 960 N Main Ave, Scranton, PA 18508-2126	
14156048	*+	Credit Coll/Usa, Po Box 873, Morgantown, WV 26507-0873	
14156049	*+	Credit Management, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956	
14156050	*+	East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288	
14156052	*+	Enhanced Recovery, 8014 Bayberry Rd, Jacksonville, FL 32256-7412	
14156053	*+	Fed Loan Service, Po Box 60610, Harrisburg, PA 17106-0610	
14156055	*+	First National Bank, 1 Fnb Blvd, Hermitage, PA 16148-3363	
14156057	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378	
14156060	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727,	Pittsburgh, PA 15222-4107
14156059	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230	
14156043	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE I 71203-4774, address filed with court:, Chase Bank Usa, Na, Post Office Box 9180, Pleasanton, CA 94	
14156061	*+	Kennedy Medical Imaging, 1800 Pine Hollow Road #1D, Mc Kees Rocks, PA 15136-1543	
14156062	*+	Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281	
14156063	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036	
14156064	*+	Natl Hosp Collections, Po Box 699, Morgantown, WV 26507-0699	
14156065	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500	
14156066	*+	Nys Higher Ed Services, 99 Washington Ave, Albany, NY 12210-2822	
14156072	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed wi Liberty Ave, Pittsburgh, PA 15222	th court:, Pncbank, 2730
14156073	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, addr Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502	ess filed with court:,
14156074	*+	PYOD LLC, C/O Resurgnet Capital, PO Box 19008, Greenville, SC 29602-9008	
14156068	*	Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., Suite 2200 Gulf Tower, Pittsburgh, PA 15219	
14156070	*+	Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908	
14156076	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, add Collection Service, 2509 S Stoughton Rd, Madison, WI 53716	dress filed with court:, State
14156075	*	Sewickley Valley Hospital, PO Box 643439, Pittsburgh, PA 15264-3439	
14156077	*+	Transworld Sys Inc/51, 507 Prudential Rd, Horsham, PA 19044-2308	
14156078	*	U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244	
14156079	*+	United Bank Inc, 500 Virginia St E, Charleston, WV 25301-2199	
14156080	*+	Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049	
14156081	*+	Vitti & Vitti, 215 Fourth Avenue, Pittsburgh, PA 15222-1707	
14156082	*+	Vitti and Vitti and Associates, P.C., 916 Fifth Avenue, Pittsburgh, PA 15219-4764	
14156083	*+	West Allegheny School District, Finley Township Municipal Center, PO Box 177, Clinton, PA 15026	j-0177
14156051	*	eCast Settlement Corporation, P.O. Box 29262, New York, NY 10087-9262	
14147410	##+	Comnonwealth Finanacial, 960 N Main Ave, Scranton, PA 18508-2126	

TOTAL: 3 Undeliverable, 42 Duplicate, 1 Out of date forwarding address

### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2021 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor PNC BANK N.A. bnicholas@kmllawgroup.com

Brian Nicholas

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on behalf of Creditor PNC BANK NA bnicholas@kmllawgroup.com

Kevin M Buttery

on behalf of Creditor PNC BANK NA kbuttery@rascrane.com

Kevin M Buttery

on behalf of Creditor PNC BANK N.A. kbuttery@rascrane.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr.

on behalf of Debtor James D. Burggren Sr. ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr.

on behalf of Joint Debtor Kelley Ann Burggren ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com

ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

 $on \ behalf \ of \ Creditor \ Peoples \ Natural \ Gas \ Company \ \ LLC \ ecfpeoples @grblaw.com, PNGbankruptcy @peoples-gas.com$ 

TOTAL: 10